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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/614,109	07/12/2000	David Stevanovski	TIC-10402/08	1567

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EXAMINER	
FELTEN, DANIEL S	

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 02/28/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/614,109	DAVID STEVANOVSKI ET AL	
	Examiner	Art Unit	
	Daniel S. Felten	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *19, 23-34 &39*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *19,23-34 and 39* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *19,23-34 and 39* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Status of Claims

1. Receipt of the amendment filed December 20, 2005 amending claims 19, 23-34 and 39 is acknowledged. Claim 38 is cancelled. Claims 19-37 and 39 are pending in the application and are presented to be examined upon their merits.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. Claims 19-37 and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pierce in view of Lawlor and Fleming (US 5,953,710)

-*Re Claim 19, 23,32, 34*, discloses a method of administering payment for obligations of a customer (see Pierce Abstract), Providing administrator 12 (server) having a database 14 (data storage means) and an administrative program (see Pierce, col. 4, 11. 50-65., col. 6, 11. 1-25), creating a customer account in the database (see Pierce, col. 4, 11. 50-65)., transmitting a payment instruction from the administrator (see approval or denial; see col. 6, 11. 1-25).

Pierce fails to disclose that the purchase parameter is predefined by the customer. Fleming discloses methods of a credit card or debit card where purchase parameters may be predefined by the customer (parent) (see Fleming, Abstract, col. 3, lines 5-32; and col. 4, line 47 to col. 5, line 38). It would have been obvious for an artisan at the time of the invention to integrate the feature of Fleming into Pierce because Pierce would recognize the advantage of supervisory/parental control (customer control) of purchase parameters linked to certain limited use accounts (e.g. a child's account). Pierce would have also recognized the advantage of supervisory usage in less secure environments to protect against over expenditure, loss, fraudulent and or misappropriate usage. Thus such a modification would be well within the ordinary skill in the art.

Pierce fails to disclose notifying the merchant (see col. 2, 11. 30-47, but fails to disclose a notification program transmitting a notice to the customer. Lawlor discloses a notifying the customer (see Lawlor. Abstract', col. 8, 11. 31+). It would have been obvious for an artisan of ordinary skill in the art at the time of the invention was made to conveniently transmit a message/notice to the customer to allow the customer to know whether or not a transaction has taken place in their account. Such a feature would have been an obvious expedient to one of ordinary skill in the art.

-*Re Claims 20, 37*, Pierce discloses a network, but fails to disclose that the notification is transmitted in real-time. Lawlor discloses that the notification is transmitted in real-time (see Lawlor, Abstract). lt would have been obvioué for an artisan to recognize the advantages of the latest real-time technology of Lawlor to provide fast and efficient transactions. Thus an artisan

would have been motivated to integrate the notoriously old and well known real-time technology taught in Lawlor into Pierce to increase the speed and efficiency of transactions made with the Pierce invention. Thus such a modification would have been an obvious expedient well within the ordinary skill in the art.

-*Re Claim 21, 33,* Pierce fails discloses a customer interface. This is disclosed by Lawlor (see Lawlor, fig 1 , col. 17, 11. 43+). It would have been obvious to integrate the customer interface of Lawlor into the Pierce to provide remote transactions from the customer. Such a modification would provide added convenience to the customer traveling abroad (see Pierce, col. 7, 11. 58+). Thus such a modification would have been an obvious expedient to one of ordinary skill in the art.

-Lawlor discloses notice to the customer during a predetermined time (see Lawlor Abstract)

-customer file/merchant file comprises identifying statistic (see Pierce, col. 8+, and col. 32+), *As in claims 24, 25, 28, 29*

-a purchase limit (see Pierce Abstract, and col. 3, 11. 21+), *As in claim 26, 27, 30, 35*

Conclusion

4. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL.** See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel S. Felten whose telephone number is (571) 272-6742. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Daniel S Felten
Examiner
Art Unit 3624

DSF
February 20, 2006

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600